

CLAIMS

What is claimed is:

1. ~~A computer-implemented method for managing risk related to financial transactions involving a politically identified person, the method comprising:~~  
receiving information relating to political exposure associated with a person involved in a financial transaction;  
structuring the information received according to political exposure risk quotient criteria; and  
calculating a risk quotient using the structured information.
2. ~~The method of claim 1 additionally comprising the step of generating a suggested action responsive to the risk quotient.~~
3. ~~The method of claim 2 additionally comprising the steps of:~~  
storing the information received, the risk quotient and the suggested action; and  
generating a diligence report.
4. ~~The method of claim 3 wherein the diligence report comprises information received relating to political exposure and actions taken responsive to the risk quotient.~~
5. ~~The method of claim 2 wherein the suggested action is additionally responsive to the information received.~~
6. ~~The method of claim 2 wherein the suggested actions are directed towards reducing risk related to an account associated with a politically exposed person.~~
7. ~~The method of claim 2 wherein the suggested action comprises refusing to perform a transaction.~~
8. ~~The method of claim 2 wherein the suggested action comprises blocking acceptance of an account.~~
9. ~~The method of claim 1 wherein the suggested action comprises notifying an authority.~~
10. The method of claim 1 wherein the information received comprises the identity of a politically identified person and the person's relationship to an account holder.
11. The method of claim 1 wherein the information received comprises the identity of a secrecy jurisdiction.

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12. The method of claim 1 wherein the information received is gathered electronically.
13. ~~The method of claim 1 additionally comprising the step of aggregating risk quotients relating to a financial institution to assess a level of politically identified risk to which the financial institution is exposed.~~
14. ~~The method of claim 13 additionally comprising the step of calculating an average risk quotient associated with a transaction.~~
15. ~~The method of claim 1 wherein the financial transaction comprises opening a financial account.~~
16. ~~A computerized system for managing risk associated with a financial account, the system comprising:  
a computer server accessible with a network access device via a communications network; and  
executable software stored on the server and executable on demand, the software operative with the server to cause the system to:  
receive information relating to political exposure associated with a person involved in a financial transaction;  
structure the information received according to political exposure risk quotient criteria;  
and  
calculate a risk quotient using the structured information.~~
17. The computerized system of claim 16 wherein the information is received via an electronic feed.
18. The computerized system of claim 16 wherein the network access device is a personal computer.
19. The computerized system of claim 16 wherein the network access device is a wireless handheld device.
20. ~~Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:  
receive information relating to political exposure associated with a person involved in a financial transaction;~~

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~~structure the information received according to political exposure risk quotient criteria;~~

~~and~~

~~calculate a risk quotient using the structured information.~~

21. <sup>a1</sup> A computer data signal embodied in a digital data stream comprising data relating to risk management, wherein the computer data signal is generated by a method comprising the steps of:
- receiving information relating to political exposure associated with a person involved in a financial transaction;
  - structuring the information received according to political exposure risk quotient criteria;
  - and
  - calculating a risk quotient using the structured information.
22. A method of interacting with a network access device so as to manage risk relating to political exposure associated with a financial transaction, the method comprising the steps of:
- initiating interaction with a host computer on a communications network;
  - inputting information relating to a person associated with an account holder via a graphical user interface; and
  - and receiving a risk quotient indicative of a level of risk associated with the person associated with the account holder.
23. The method of claim 22 wherein the risk quotient is a numerical value.

FOOTNOTES

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add  
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